

**Information to identify the case:**

Debtor 1	<b>Scott A. Treadwell</b>	Social Security number or ITIN	xxx-xx-3623
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	<b>19-24220-CMB</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott A. Treadwell

4/14/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Scott A. Treadwell  
Debtor

Case No. 19-24220-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 14, 2025

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2025:**

Recip ID	Recipient Name and Address
db	+ Scott A. Treadwell, 4435 Marywood Drive, Monroeville, PA 15146-1325
15148885	Asset Recovery Solutions, 220 E. Devon Avenue, Des Plaines, IL 60018
15148888	Bob's Furniture, c/o Wells Fargo Bank NA, PO Box 711118, Charlotte, NC 28272
15171043	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15148902	+ Honorable Linda Inez Zucco, 10101 Saltsburg Road, Pittsburgh, PA 15239-2156
15148905	+ Mariner Finance, LLC, 1800 Golden Mile Highway, Suite 102, Pittsburgh, PA 15239-2893
15148921	+ Tracy L. Treadwell, 140 LaVale Drive, Monroeville, PA 15146-2947
15148922	+ Tracy Treadwell, 140 Lavale Drive, Apt. G-12, Monroeville, PA 15146-2933

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 15 2025 04:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 15 2025 04:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: Q3GTBI	Apr 15 2025 04:46:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 15 2025 01:09:00	Lakeview Loan Servicing, LLC, P.O. Box 619096, Dallas, TX 75261-9096
cr	+ EDI: PRA.COM	Apr 15 2025 04:46:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148882	+ Email/Text: clientservices@sourcerm.com	Apr 15 2025 01:11:00	ADT, c/o SRM, PO Box 4068, Greensboro, NC 27404-4068
15148883	+ Email/Text: amscbankruptcy@adt.com	Apr 15 2025 01:11:00	ADT Security Services, PO Box 650485, Dallas, TX 75265-0485
15148884	^ MEBN	Apr 15 2025 01:08:17	Alleghney Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15148886	+ EDI: BANKAMER	Apr 15 2025 04:46:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15148887	+ EDI: BANKAMER	Apr 15 2025 04:46:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15148889	+ Email/Text: rm-bknotices@bridgecrest.com	Apr 15 2025 01:11:00	Bridgecrest, PO Box 53087, Phoenix, AZ 85072-3087
15177503	EDI: Q3GTBI		

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		Apr 15 2025 04:46:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
15148892	+ EDI: CAPITALONE.COM		
		Apr 15 2025 04:46:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15148891	+ EDI: CAPITALONE.COM		
		Apr 15 2025 04:46:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
15148890	+ EDI: CAPITALONE.COM		
		Apr 15 2025 04:46:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15156484	EDI: CAPITALONE.COM		
		Apr 15 2025 04:46:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15148894	+ EDI: CITICORP		
		Apr 15 2025 04:46:00	Citibank, PO Box 6217, Sioux Falls, SD 57117-6217
15148895	+ EDI: CITICORP		
		Apr 15 2025 04:46:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15148896	+ EDI: CCS.COM		
		Apr 15 2025 04:46:00	Credit Collection Service, Attn: Bankruptcy, Po Box 773, Needham, MA 02494-0918
15148898	+ Email/PDF: creditonebknotifications@resurgent.com		
		Apr 15 2025 01:19:27	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15148897	+ Email/PDF: creditonebknotifications@resurgent.com		
		Apr 15 2025 01:19:28	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15178983	+ Email/Text: kbarkley@bernsteinlaw.com		
		Apr 15 2025 01:11:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15173042	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Apr 15 2025 01:09:00	FREEDOM MORTGAGE CORPORATION, ATTN.: BANKRUPTCY DEPARTMENT, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15148899	+ EDI: BLUESTEM		
		Apr 15 2025 04:46:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15148901	Email/Text: Bankruptcy@Freedommortgage.com		
		Apr 15 2025 01:09:00	Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
15148900	EDI: BLUESTEM		
		Apr 15 2025 04:46:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15256489	EDI: JEFFERSONCAP.COM		
		Apr 15 2025 04:46:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15152672	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 15 2025 01:19:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15148903	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 15 2025 01:31:14	LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
15148904	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 15 2025 01:19:30	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15148906	+ Email/Text: bankruptcy@marinerfinance.com		
		Apr 15 2025 01:09:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15148908	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 15 2025 01:10:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
15148907	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 15 2025 01:10:00	Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
15178455	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 15 2025 01:10:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15457340	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Apr 15 2025 01:09:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094

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15148911	+ EDI: AGFINANCE.COM	Apr 15 2025 04:46:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15148909	+ EDI: AGFINANCE.COM	Apr 15 2025 04:46:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15148913	+ EDI: SYNC	Apr 15 2025 04:46:00	Pep Boys/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15148914	+ EDI: CCS.COM	Apr 15 2025 04:46:00	Quest Diagnostic, c/o Credit Collections Services, PO Box 447, Norwood, MA 02062-0447
15148915	+ EDI: SYNC	Apr 15 2025 04:46:00	Syncb/car Care Pep B, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15150075	^ MEBN	Apr 15 2025 01:09:43	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148917	+ EDI: SYNC	Apr 15 2025 04:46:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15148916	+ EDI: SYNC	Apr 15 2025 04:46:00	Synchrony Bank/ JC Penneys, PO Box 965007, Orlando, FL 32896-5007
15148918	+ EDI: Q3GTBI	Apr 15 2025 04:46:00	The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2757
15148919	+ EDI: Q3GTBI	Apr 15 2025 04:46:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
15148920	+ EDI: CITICORP	Apr 15 2025 04:46:00	The Home Depot, PO Box 9001010, Louisville, KY 40290-1010
15176044	Email/Text: BNCnotices@dcmsservices.com	Apr 15 2025 01:10:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15148924	+ EDI: USBANKARS.COM	Apr 15 2025 04:46:00	US BankCorp, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
15148923	+ EDI: USBANKARS.COM	Apr 15 2025 04:46:00	US BankCorp, Po Box 130, Hillsboro, OH 45133-0130
15176911	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 15 2025 01:20:54	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15646130	Email/Text: bankruptcynotice@westlakefinancial.com	Apr 15 2025 01:10:00	Westlake Financial Services, P.O. Box 54807, Los Angeles, CA 90054-0807

TOTAL: 51

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
15148893	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15148912	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15148910	*+	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
15672343	*+	Westlake Financial Services, P.O. Box 54807, Los Angeles, CA 90054-0807

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 16, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2025 at the address(es) listed below:**

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor Freedom Mortgage Corporation logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com brausch@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Scott A. Treadwell julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@steidl-steinberg.com
Lily Christina Calkins	on behalf of Creditor Freedom Mortgage Corporation logsecf@logs.com lilychristinacalkins@gmail.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
TOTAL: 13	